

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on 07/26/99, Mark D. Hall and Dana C. Hall
executed and delivered to Norwest Mortgage Closing Serv.
as Trustee for Norwest Mortgage, Inc.
a certain Deed of Trust securing a Promissory Note in the original principal sum of
\$ 155,322.00 and payable to the order of Norwest Mortgage, Inc.
; said Deed of Trust was recorded in/as
TD Book 1133, Page 273 in the Office of the Chancery Clerk of
DeSoto County, Mississippi, to which reference is made for a
description of said Note, the terms and covenants of said Deed of Trust, and the land and
premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and the terms of said
Deed of Trust.

NOW, THEREFORE, Wells Fargo Home Mortgage, Inc., the legal owner and
holder of said Note, does hereby declare immediately due and payable the total amount of
unmatured principal, together with accrued interest thereon, owing on said Note and other
indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does
hereby remove the afore-mentioned Trustee, and appoint and constitute
as Substitute Trustee in said Deed of Trust Kenneth E. Stockton

who shall have all the powers and estate delegated to the original Trustee, and requests said
Substitute Trustee to sell the property described in said Deed of Trust in accordance with
the terms and provisions therein.

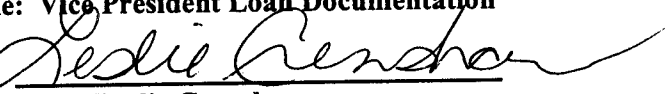
IN WITNESS WHEREOF, Wells Fargo Home Mortgage, Inc. has caused these
presents to be executed by its duly-authorized officers, and its seal to be hereunto affixed
this 31st day of December, 2003.

WELLS FARGO HOME MORTGAGE, INC.

By: 

Yolanda Williams

Title: Vice President Loan Documentation

By: 

Leslie Crenshaw

Title: Vice President Loan Documentation

STATE MS.-DE SOTO CO.

FILED

MAY 7 3 03 PM '04

BK 1984 PG 697
W. E. DAVIS CH. CLK.

STATE OF NORTH CAROLINA)
) ss
 COUNTY OF MECKLENBURG)

ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 31st day of December, 2003, within my jurisdiction, the within named Yolanda Williams and Leslie Crenshaw, respectively, of Wells Fargo Home Mortgage, Inc., and that for and on behalf said entity as its Vice President Loan Documentation and Vice President Loan Documentation, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said entity so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 31st day of December, 2003

My Commission Expires:

NOTARY PUBLIC

THIS DOCUMENT PREPARED BY
 (AND AFTER RECORDING PLEASE RETURN TO):
 DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
 555 Plaza West, 415 North McKinley
 Little Rock, Arkansas 72205
 Telephone No. (501) 661-1000

